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**Active
Member's
Beneficiary**

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*California
Public
Employees'
Retirement
System*



Active Member's Beneficiary

An “active member” is a member of the California Public Employees’ Retirement System who has service or contributions on deposit and is currently employed by a CalPERS-covered agency.

As an active CalPERS member, you have valuable death benefits available to your beneficiaries at your death. If you die prior to retirement, your beneficiary may be eligible for a monthly allowance and/or a lump-sum payment of benefits. The following information will help you determine who will receive these benefits and if any special circumstances can affect them.

If, at the time of your death, you are:

- eligible for service retirement; or
- a Safety member whose death was job-related; or
- a State member who is eligible for the Alternate Death Benefit;

T H E N

the law requires that benefits be paid to:

- your spouse (if you are married); or
- your unmarried minor children (if you are not married).

The requirement to pay either your spouse or children takes precedence over ANY beneficiary designation you may have on file with CalPERS.

If, at the time of your death:

- you are not eligible to retire; or
- you are not a Safety member whose death was job-related; or
- you are not a State member who is eligible for the Alternative Death Benefit;

OR

- you do not have a “qualifying” spouse or children;

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benefits will be paid:

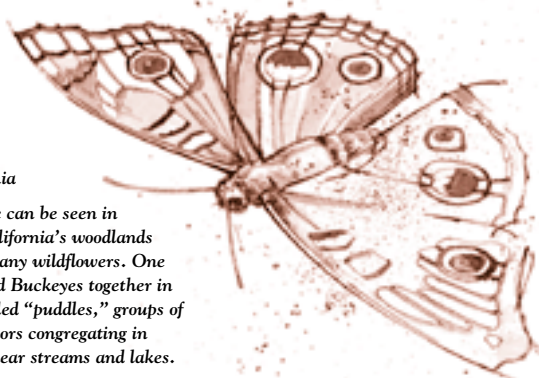
- to the person or persons you designate on the *Beneficiary Designation* form (STD-241); or
- according to an order set by law (see page 3).

IMPORTANT: If any of the following events occurs after you file a beneficiary

Buckeye

Junonia coenia

The Buckeye can be seen in Northern California's woodlands among the many wildflowers. One can often find Buckeyes together in what are called “puddles,” groups of young bachelors congregating in damp spots near streams and lakes.





designation, your beneficiary designation is automatically REVOKED:

- you marry; or
- you begin the divorce process; or
- your marriage is annulled; or
- you have a child (by birth or adoption); or
- you terminate employment and take a refund of your contributions.

After any of the above events, you should file a new beneficiary designation. If you do not do so prior to your death, your benefits will be paid in the following order, which is set by law:

- your spouse, or if none;
- your children (including your adopted children), or if none;
- your parents, or if none;
- your brothers and sisters, or if none;
- your estate, or if not probated;
- your trust, or if none;
- your stepchildren, or if none;
- your grandchildren, or if none;
- your nieces and nephews, or if none;
- your great-grandchildren, or if none;
- your cousins.

Who Should File a Beneficiary Designation?

If the person you wish to receive your benefits would be your beneficiary according to the order set by law, it is not necessary for you to file a beneficiary designation. If you wish a *different* person to receive your benefits, you must file a *Beneficiary Designation* form. We will honor this designation at your death, as long as:

- it has not been revoked by one of the occurrences listed on page 3, and;
- it is not superseded by the mandatory payment to a qualifying spouse or children (if you were eligible to retire or a Safety member with a job-related death or a State member eligible for the Alternate Death Benefit).



Sara Orangetip
Anthocharis sara

The spritely Sara Orangetip can be found dining on bitter cherry, dandelion, and strawberry along California's mountain slopes and nearby streams. The cocoon of this butterfly looks like a large green-brown thorn.

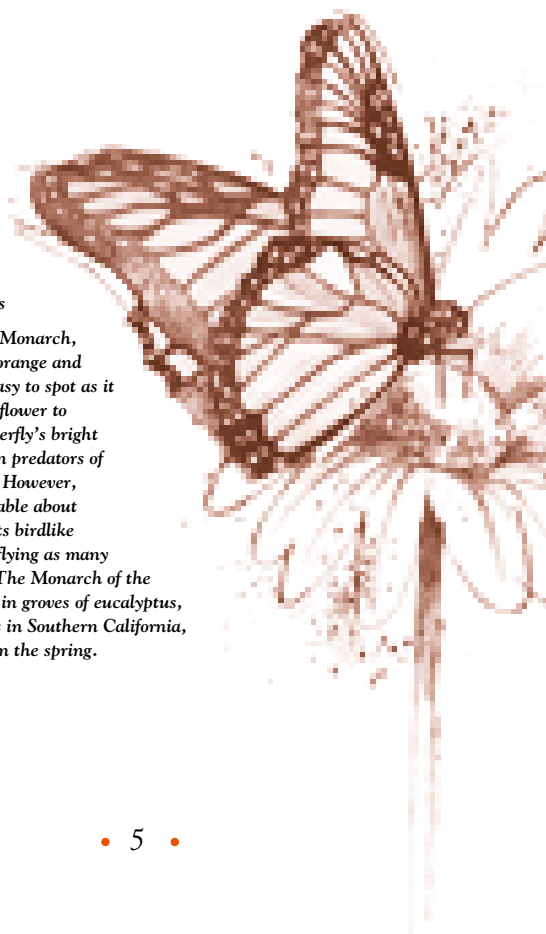
How Do I File a Beneficiary Designation?

The *Beneficiary Designation* form is available from your Personnel Office or any CalPERS Regional Office. If you are married, this form must also be signed by your spouse. The designation must be on file with CalPERS prior to your death. If your spouse does not sign the designation, you must also submit a *Justification for Non-Signature of Spouse* form (PERS-BSD-800-B).

Monarch

Danaus plexippus

The well-known Monarch, with its striking orange and black wings, is easy to spot as it lazily floats from flower to flower. This butterfly's bright colors are to warn predators of its noxious taste. However, what is truly notable about the Monarch is its birdlike migration, some flying as many as 2,000 miles. The Monarch of the West will winter in groves of eucalyptus, pine, and cypress in Southern California, returning north in the spring.





For More Information

If you have questions or need further information about beneficiary designation, please contact your nearest CalPERS Regional Office.

CalPERS Benefit Services Division

P.O. Box 942711

Sacramento, CA 94229-2711

(800) 352-2238

(916) 326-3240 — Telecommunications

Device for the Deaf

(916) 326-3934 — FAX


CalPERS Regional Offices

Refer to ***Do You Have The Right Number?***

(PERS-PUB-19) for a directory of CalPERS Regional Office locations. (Addresses are also available on the CalPERS On-Line web site.)

CalPERS On-Line

www.calpers.ca.gov



While reading this material, remember that we are governed by the California Public Employees' Retirement Law. The statements in this booklet are general. The Retirement Law is complex and subject to change. If there is a conflict between the law and this booklet, any decisions will be based on the law and not this booklet.



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